

Form plncf13 - ntccnfpln13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 21-18263-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Diego E Padilla aka Diego E Padilla Zayas 220 Atlantic Street Elizabeth, NJ 07206	Mereca Franco aka Mereca Padilla Franco 220 Atlantic Street Elizabeth, NJ 07206
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Social Security No.:

xxx-xx-9810	xxx-xx-4733
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Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on January 6, 2022.

Dated: January 7, 2022

JAN: slm

Jeanne Naughton  
Clerk

In re:  
 Diego E Padilla  
 Mereca Franco  
 Debtors

Case No. 21-18263-RG  
 Chapter 13

District/off: 0312-2

User: admin

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Date Rcvd: Jan 07, 2022

Form ID: plncf13

Total Noticed: 17

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 09, 2022:****Recip ID**

**Recipient Name and Address**

- db/jdb + Diego E Padilla, Mereca Franco, 220 Atlantic Street, Elizabeth, NJ 07206-1015
- 519337087 American Express, P.O. Box 981535, El Paso, TX 79998-1535
- 519452182 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
- 519477179 CSMC 2021-RPL3 Trust, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
- 519337100 Select Portfolio Servicing, P. O. Box 65250, Salt Lake City, UT 84165-0250
- 519349710 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
- 519337101 Wells Fargo Credit Services, P.O. Box 522, Des Moines, IA 50306-0522

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

**Recip ID**

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 07 2022 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 07 2022 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519348575	Email/Text: ebnbankruptcy@ahm.honda.com	Jan 07 2022 20:29:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
519337087	Email/PDF: bncnotices@becket-lee.com	Jan 07 2022 20:33:48	American Express, P.O. Box 981535, El Paso, TX 79998-1535
519452182	Email/PDF: bncnotices@becket-lee.com	Jan 07 2022 20:33:44	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519349214	+ Email/PDF: ebn_ais@aisinfo.com	Jan 07 2022 20:34:41	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519337089	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 07 2022 20:34:01	Capital One Bank USA, NA, P.O. Box 30285, Salt Lake City, UT 84130-0285
519337093	Email/Text: mrdiscen@discover.com	Jan 07 2022 20:29:00	Discover Card, P.O. Box 30943, Salt Lake City, UT 84130
519345311	Email/Text: mrdiscen@discover.com	Jan 07 2022 20:29:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519337095	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 07 2022 20:34:15	Home Depot Credit Services, P.O. Box 790328, Saint Louis, MO 63179-0328
519462390	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 07 2022 20:33:48	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
519337099	Email/Text: signed.order@pfwattorneys.com	Jan 07 2022 20:29:00	Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020

District/off: 0312-2

User: admin

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## BYPASSED RECIPIENTS

**The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.**

Recip ID	Bypass Reason	Name and Address
519337098		Jose Padilla
519348827	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
519337096	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, Honda Financial Services, P.O. Box 65507, Wilmington, DE 19808-0507
519337097	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, Honda Financial Services, P.O. Box 65507, Wilmington, DE 19808-0507
519337088	*	American Express, P.O. Box 981535, El Paso, TX 79998-1535
519452184	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519337090	*	Capital One Bank USA, NA, P.O. Box 30285, Salt Lake City, UT 84130-0285
519337091	*	Capital One Bank USA, NA, P.O. Box 30285, Salt Lake City, UT 84130-0285
519337092	*	Capital One Bank USA, NA, P.O. Box 30285, Salt Lake City, UT 84130-0285
519337094	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Card, P.O. Box 30943, Salt Lake City, UT 84130
519448713	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
519337102	*	Wells Fargo Credit Services, P.O. Box 522, Des Moines, IA 50306-0522

TOTAL: 1 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 09, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2022 at the address(es) listed below:**

Name	Email Address
Andrew M. Wolfenson	on behalf of Joint Debtor Mereca Franco andywolf@verizon.net diana@wolfensonlaw.com
Andrew M. Wolfenson	on behalf of Debtor Diego E Padilla andywolf@verizon.net diana@wolfensonlaw.com
Denise E. Carlon	on behalf of Creditor CSMC 2021-RPL3 Trust dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5